

In re:
Mary K Morgan
Debtor

Case No. 15-10773-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 15

Date Rcvd: Apr 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2019.

db +Mary K Morgan, 52 Meadow Lane, New Hope, PA 18938-1051
14255407 +Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,,
3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
13495126 +Paul Lohaziak, c/o Melissa V. Bond, Esquire, 16 North Franklin Street, Suite 300,
Doylestown, PA 18901-3556
13547701 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: megan.harper@phila.gov Apr 13 2019 03:03:42 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 13 2019 03:02:59
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 13 2019 03:03:21 U.S. Attorney Office,
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13549835 EDI: BL-BECKET.COM Apr 13 2019 06:53:00 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP,
POB 3001, MALVERN, PA 19355-0701

13473592 EDI: FORD.COM Apr 13 2019 06:53:00 Ford Motor Credit Company LLC, PO Box 62180,
Colorado Springs, CO 80962

13546672 EDI: RESURGENT.COM Apr 13 2019 06:53:00 LVNV Funding, LLC its successors and assigns as,
assignee of FIA Card Services, N.A., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587

13546669 EDI: MERRICKBANK.COM Apr 13 2019 06:53:00 MERRICK BANK, Resurgent Capital Services,
PO Box 10368, Greenville, SC 29603-0368

13483391 EDI: PRA.COM Apr 13 2019 06:53:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541

13468108 +E-mail/Text: blegal@phfa.org Apr 13 2019 03:03:08 Pa Housing Finance Agency,
211 N. Front St., Harrisburg, PA 17101-1406

13471975 EDI: Q3G.COM Apr 13 2019 06:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788

13543636 +EDI: WFFC.COM Apr 13 2019 06:53:00 Wells Fargo Bank, N.A.,
Attention: Bankruptcy Department, MAC #D3347-014, 3476 Stateview Boulevard,
Fort Mill, SC 29715-7203

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2019 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com
CANDYCE I. SMITH-SKLAR on behalf of Debtor Mary K Morgan mail@njpalaw.com,
r56958@notify.bestcase.com
CHRISOVALANTE FLIAKOS on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

HOWARD GERSHMAN on behalf of Creditor Ford Motor Credit Company, LLC hg229ecf@gmail.com,
229ecf@glpoc.comcastbiz.net
JEROME B. BLANK on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com
KEITH D. SKLAR on behalf of Debtor Mary K Morgan mail@njpalaw.com, r56958@notify.bestcase.com
KEVIN G. MCDONALD on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee
for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2018-2
bkgroup@kmllawgroup.com
PAUL WILLIAM CRESSMAN on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 10

Information to identify the case:

Debtor 1 Mary K Morgan
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **15-10773-elf**

Social Security number or ITIN **xxx-xx-3092**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mary K Morgan

4/11/19

By the court:

Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.